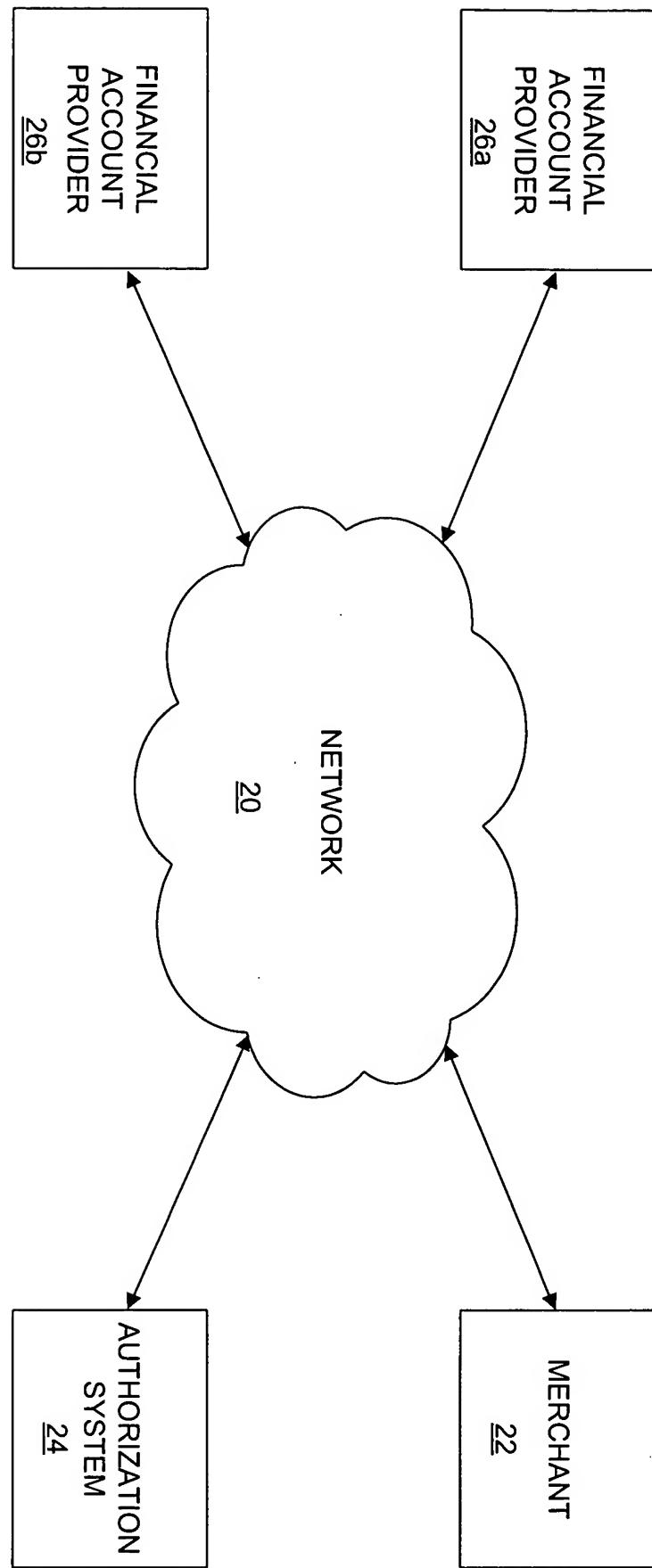


FIG. 1

**FIG. 2A**



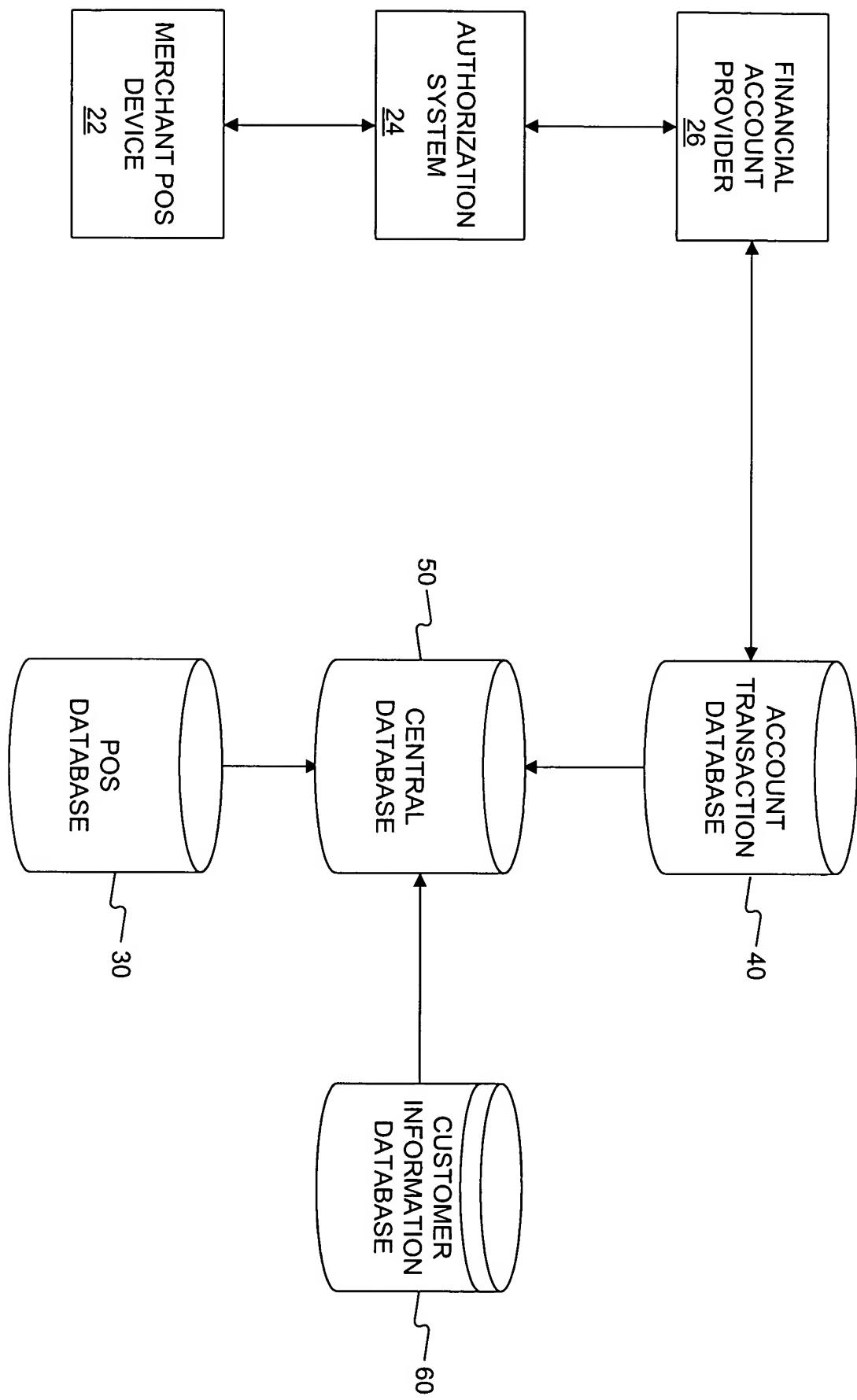


FIG. 2B

FINANCIAL ACCOUNT  
PROVIDER 26

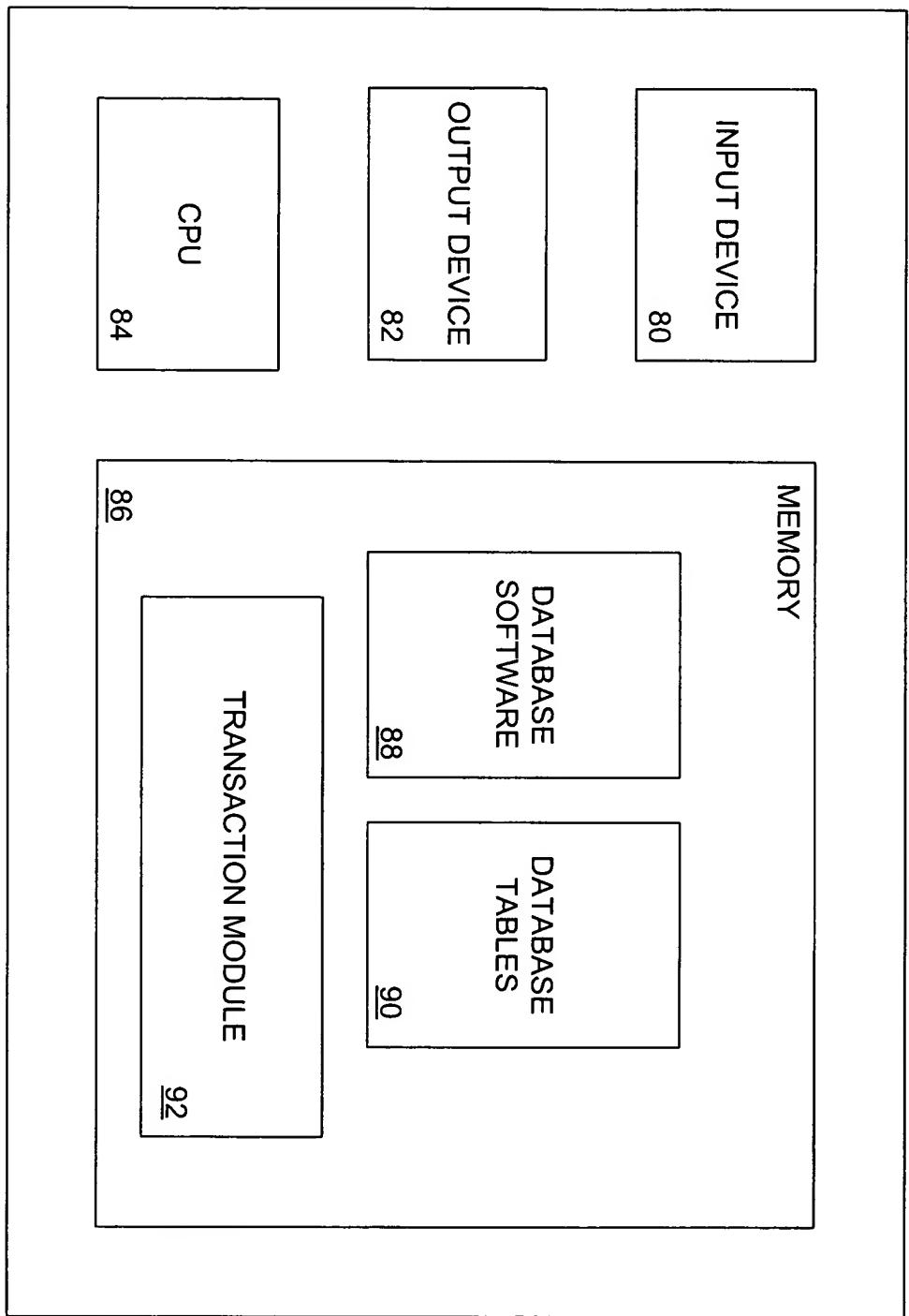
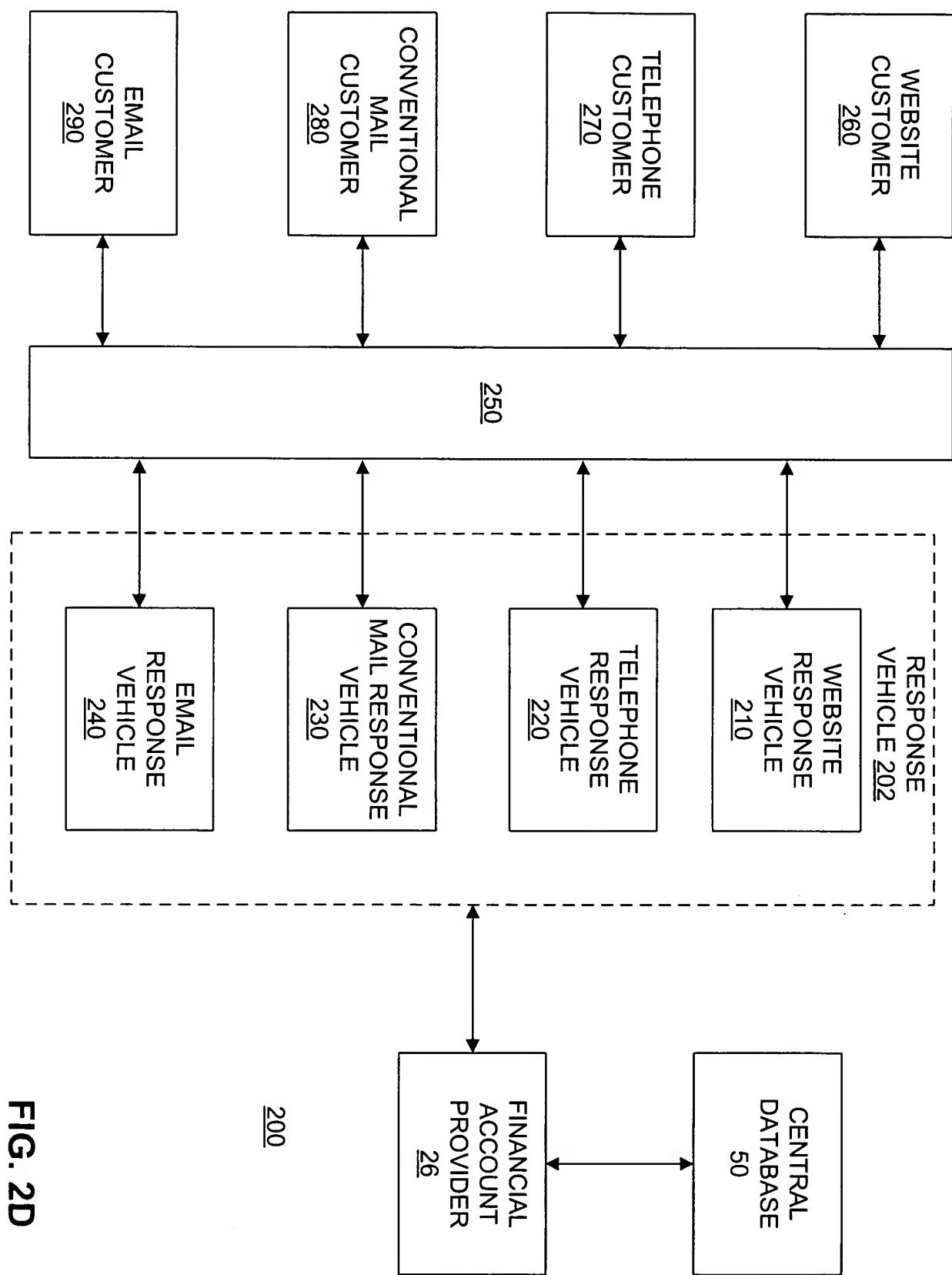
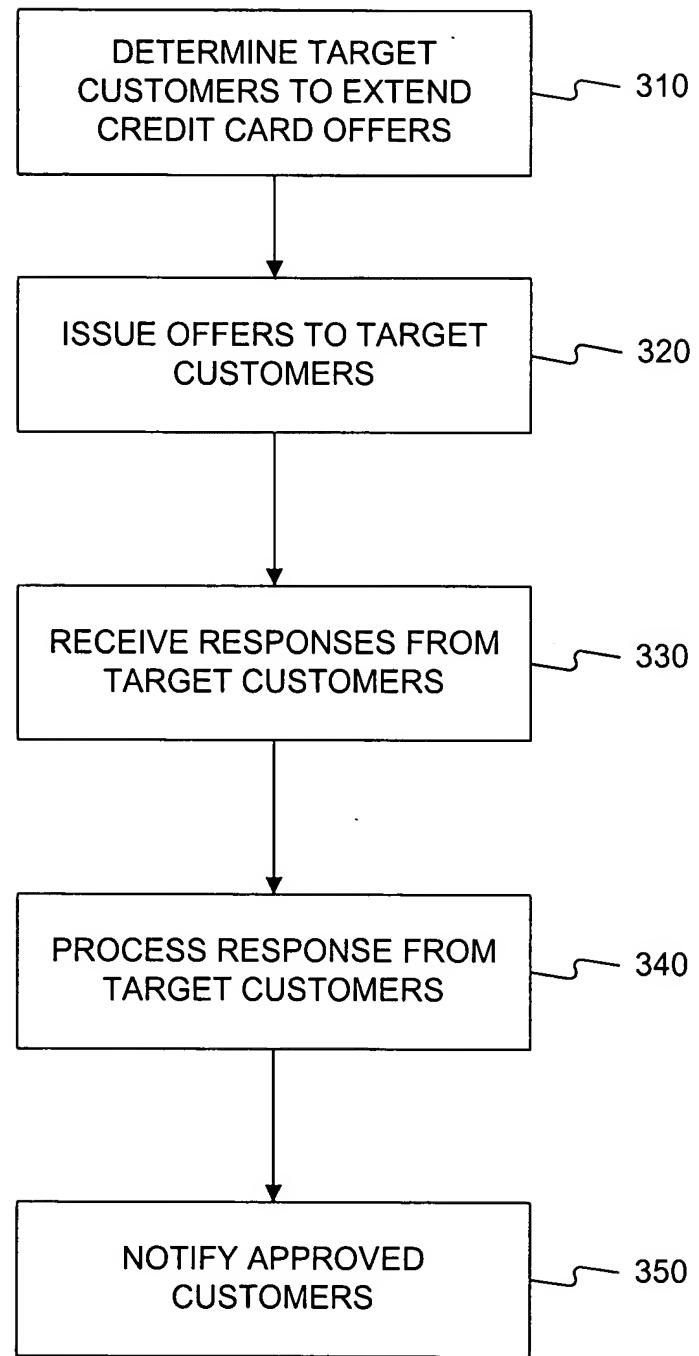


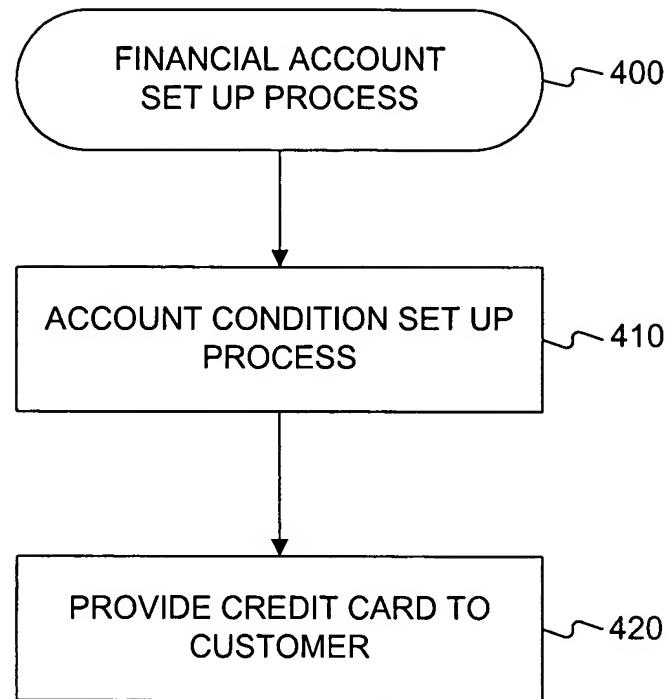
FIG. 2C



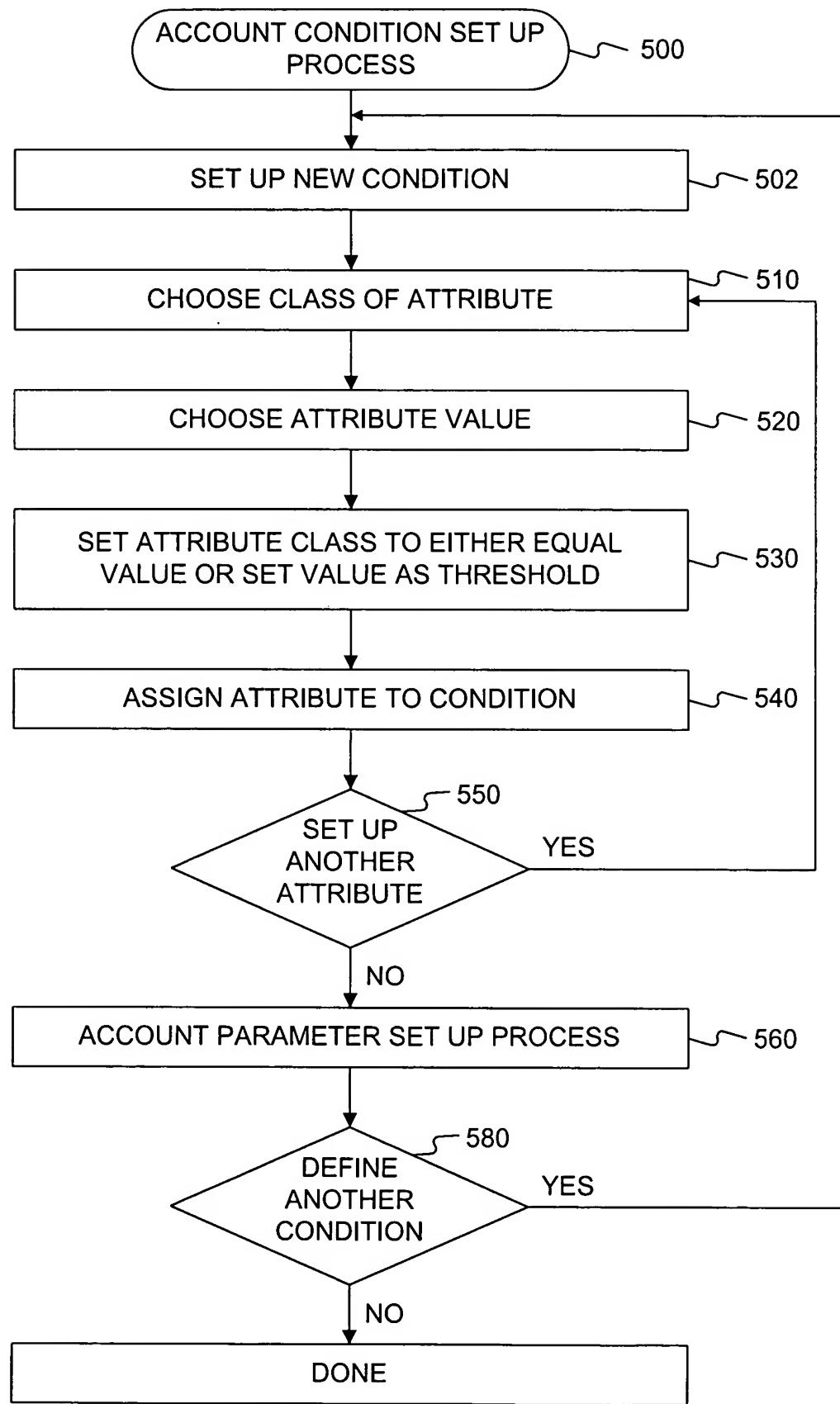
**FIG. 2D**



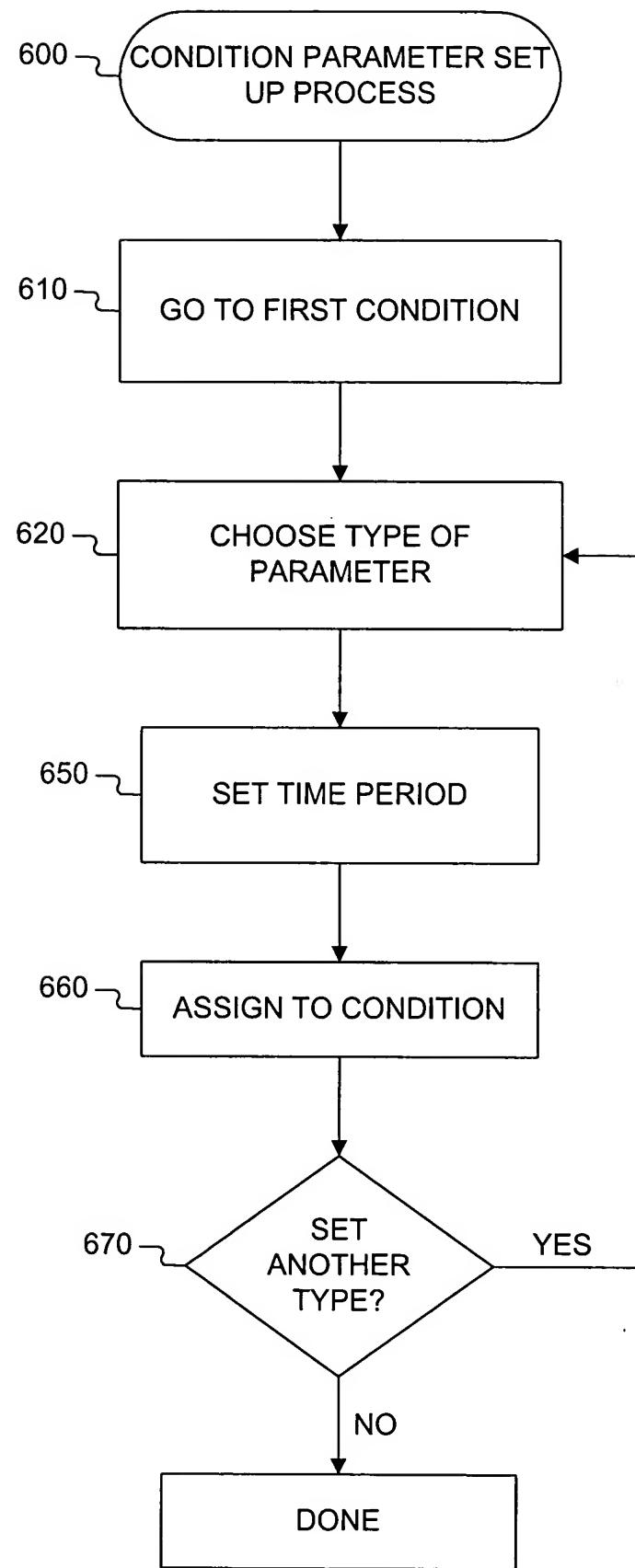
**FIG. 3**



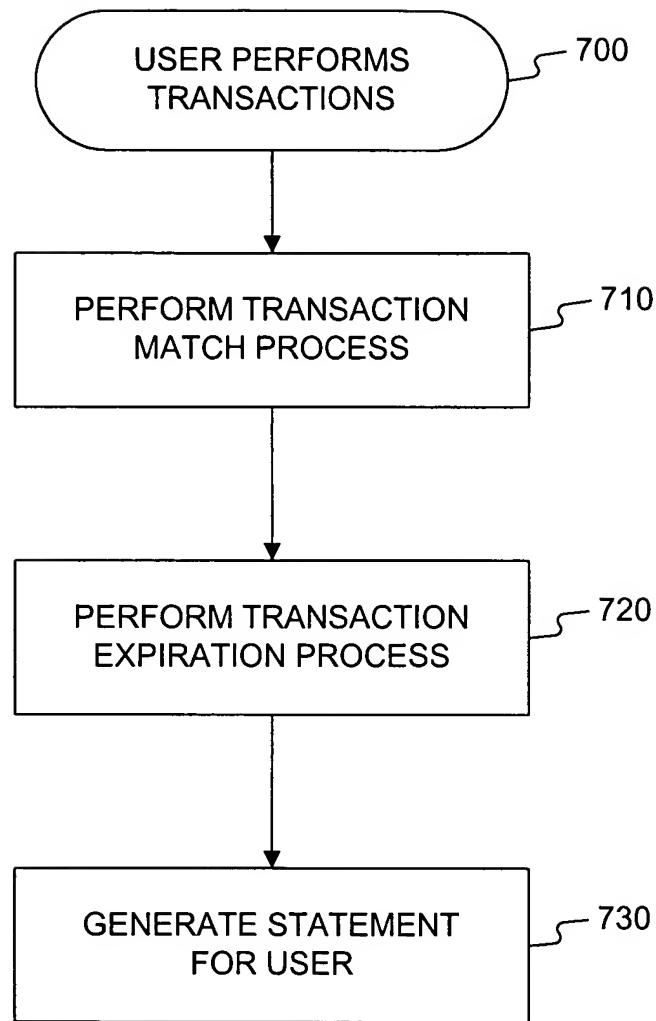
**FIG. 4**



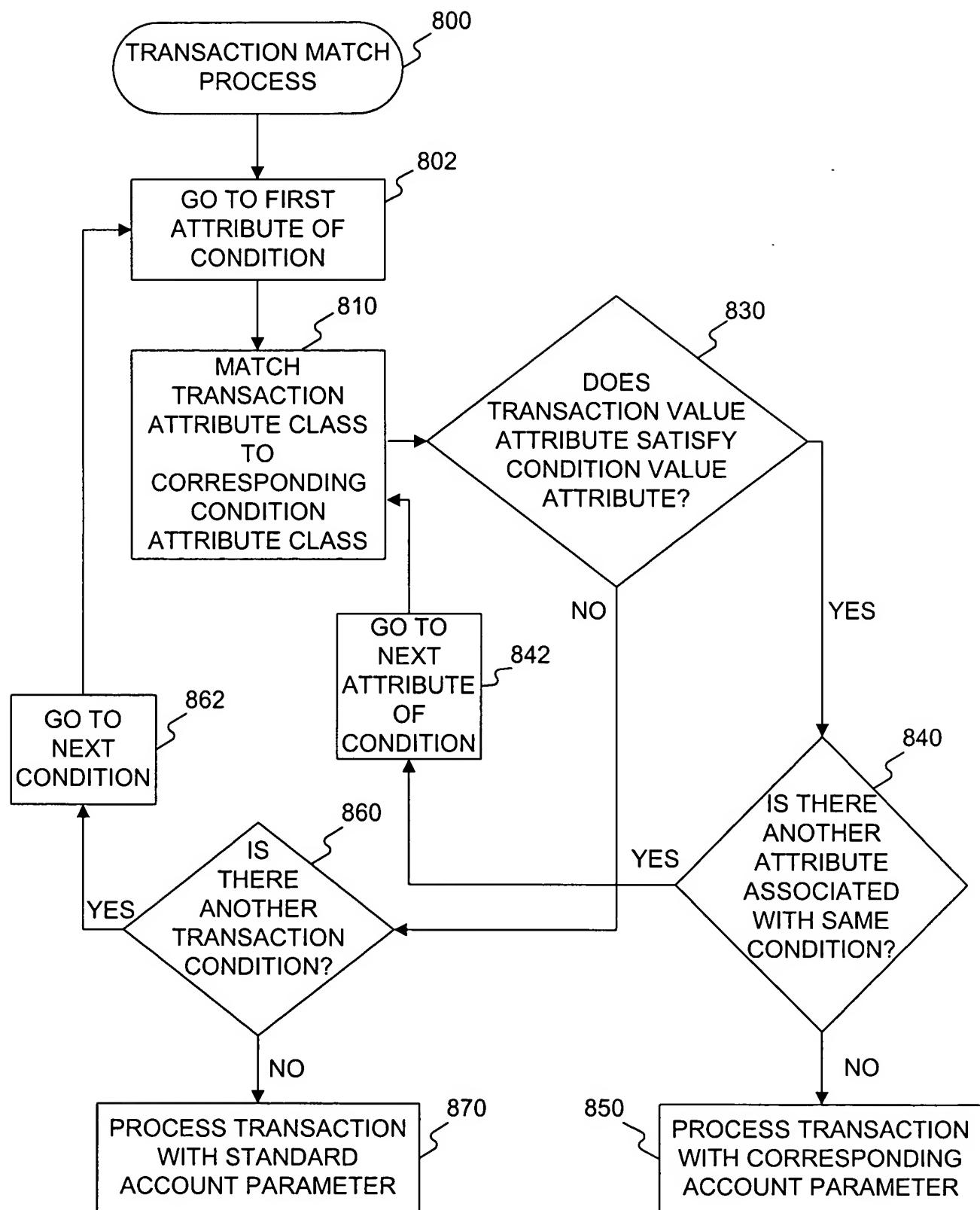
**FIG. 5**



**FIG. 6**



**FIG. 7**



**FIG. 8**

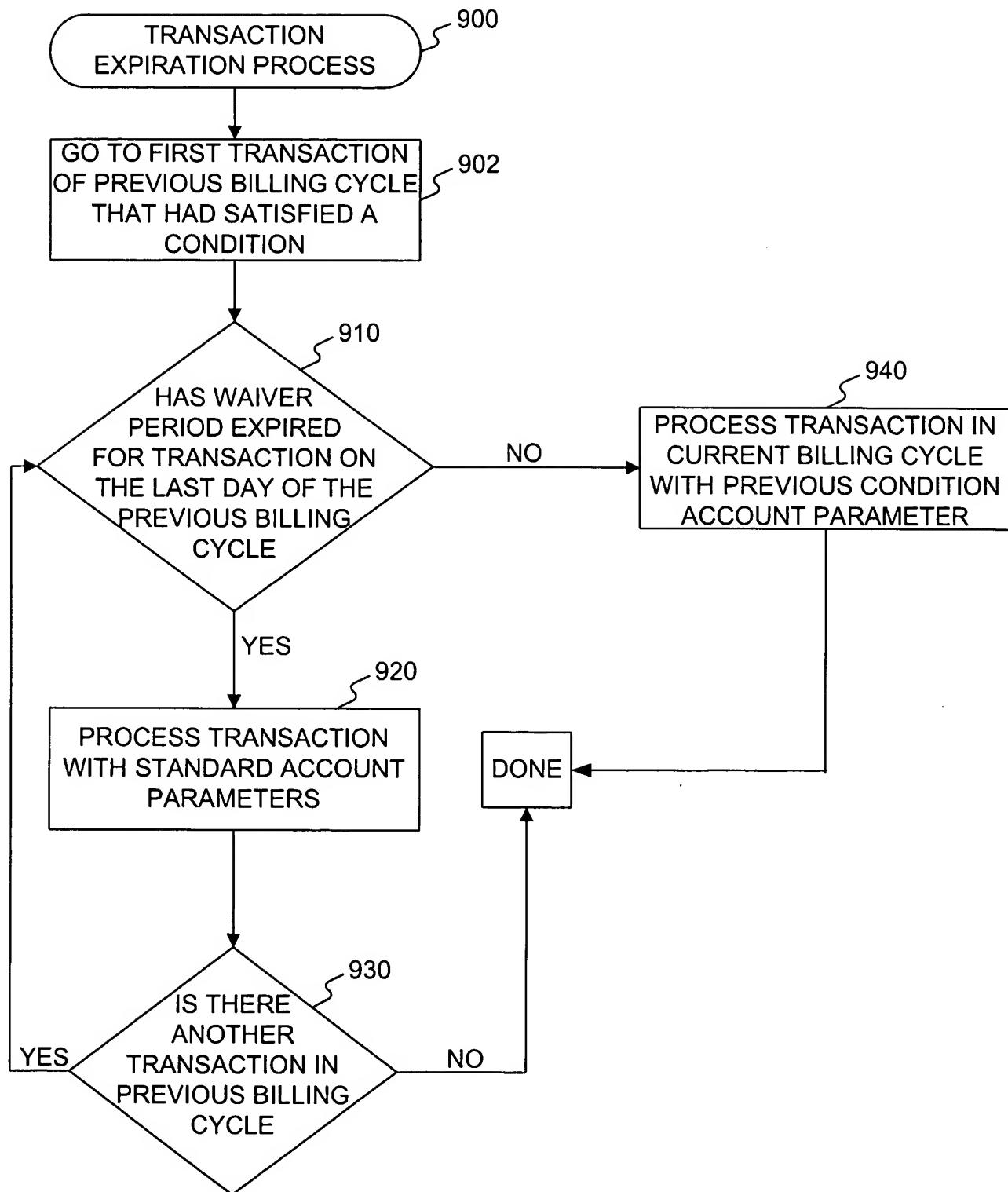


FIG. 9

Billing Statement 1000

BANK X

1010 Condition 1, Condition 2, Condition 3  
Benefit Credit Card

17 April - 16 May 2002  
Page 1 of 2

Account Summary

1012

Previous Balance	\$ 580.03
Payments, Credits and Adjustment	\$ 15.00
Transactions	\$ 2151.95
Finance Charges	\$ 1.38

Payments, Credits and Adjustments

1020

1	03 May	Payment Received	\$ 15.00
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Transactions

1030

1032

1034

1036

1038

1	20 April	Delta	Fairfax, VA	\$ 650.00
2	22 April	Exxon	Fairfax, VA	\$ 14.40
3	23 April	Rooms to Go	Fairfax, VA	\$980.00
4	23 April	Our Eyes	Atlanta, GA	\$101.94
5	28 April	Houston	Atlanta, GA	\$112.84
6	28 April	Home Depot	Fairfax, VA	\$ 44.03
7	30 April	Safeway	Washington, DC	\$ 6.00
8	2 May	Borders	Atlanta, GA	\$123.99
9	8 May	Safeway	Fairfax, VA	\$122.20
10	9 May	Borders	Atlanta, GA	\$123.99
11	11 May	Tires Plus	Fairfax, VA	\$ 64.55

Finance Charges

1040

Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE	
1044 ~ Benefit Condition 1 Purchases	\$ 338.77	0%	0%	\$ .00
1046 ~ Benefit Condition 2 Purchases	\$ 1630.00	0%	0%	\$ .00
1048 ~ Benefit Condition 3 Purchases	\$ 28.20	.0137%	5%	\$ .12
1050 ~ Non-Benefit Purchases	\$ 154.98	.02712%	9.9%	\$ 1.26
Cash	\$ .00	.05425%	19.80%	\$ .00

1042

FIG. 10A

**BANK X**

Condition 1, Condition 2, Condition 3  
Benefit Credit Card

17 April - 16 May 2002  
Page 2 of 2

**Account Summary**

Previous Balance	\$ 580.03
Payments, Credits and Adjustment	\$ 15.00
Transactions	\$ 2151.95
Finance Charges	\$ 1.38

**Benefit Purchases Previous** ↘ 1052

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

**Benefit Promotional Purchases Currently** ↘ 1060

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

**FIG. 10B**